

Abstract of the Disclosure

In accordance with the instant inventive voice authenticated credit card purchase verification method and apparatus, upon contact by a putative telephone or on-line Internet purchaser of goods and/or services of a vendor and use of a money card transactional device such as a credit/debit card, or one of the American Express type, a card transaction processor is contacted with the conventional authentication information and purchase information such as the amount of the transaction, the account number, credit card number, card expiration date, card member name and address and telephone number and the like. Concurrently, or sometime thereafter, but preferably substantially contemporaneously with card transactional usage, the putative card user is then contracted via telephone call by a system telephone calling means vis-à-vis the cardholder number on file, for example, as stored in a transaction processor database. Upon the telephone call being answered by anyone, the inventive method and apparatus employs means to ask for the cardholders name and availability, and whether the telephone number is correct, i.e. whether the telephone number given is the telephone number on record for the given credit card. If the cardholder is available, the putative purchaser is asked to verify, *inter alia*, the correctness of the telephone number called, and whether the putative purchaser made the purchase from the vendor. If they have, the inventive method and apparatus includes recordation means to record the purchaser's voice characteristics and/or voice imprint in which the purchaser agrees to and validates the charge on her credit card/debit card, and optionally the method immediately compares the voice recorded data to voice recorded data on file to verify if the putative purchaser is

the record cardholder, and to authenticate or decline the transaction. Once the transaction has been authenticated and consummated a database will be continually updated with such imprint authentication data and consummated card transaction receipt data for voice verification protection for telephone and on-line vendors. Assuming a card hold is not available when a telephone call is placed by method means as for a record telephone number, the inventive method and apparatus also includes means to reschedule a telephone call ("telephone call reschedule means") for a later time which can be a time entered by the called telephone party, all of which is recorded in a database to keep a vendor or transaction processor abreast of transactions status. The inventive method further includes means to record data as to called telephone number reported to be incorrect.